

Anticipated Expenses for Surrogacy and Egg Donation in Canada

Ellen K. Embury

Canadian Surrogacy Law Specialist

Email: ellen@emburywest.com

Rachel S. West

Canadian Surrogacy Lawyer

Email: rachel@emburywest.com

Website: www.canadafertility.law Facebook: @surrogacylawatemburywestllp Instagram: @surrogacylaw_emburywest

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| CLINIC EXPENSES Assumes Embryo Creation is required | Approximate Cost in CDN Dollars | |
|--|---|--|
| Variables: 1. Canadian vs U.S Clinic 2. Egg Retrieval Package included or not 3. Multiple transfers included or not | Canadian Clinic: \$30,000 to \$55,000 <u>Guarantee program</u> U.S Clinic: Can be more expensive If already have Embryos and use a Canadian Clinic considerably less expensive \$2000 in shipping costs + \$5,000 to \$7,000 per transfer | |
| Very important to understand Clinic policies and cost sheets | | |
| | | |

* The Fine Print: clients' experiences. must be contacted Embury & West can only provide estimated costs based on our For actual costs the Clinic, Agency, or provider of the services



| EGG DONOR EXPENSES | Approximate Cost in CDN Dollars | |
|---|---------------------------------|-------------------|
| This estimate INCLUDES: Donor reimbursable expenses Donor Agency fees Legal fees | \$12,000 to \$15,000 | EMBURY & WEST LLP |
| SURROGACY AGENCY | | |
| ConsultingReceipt Management fees | \$15,000 to \$17,000 | |

| SURROGATE'S CAPPED REIMBURSABLE EXPENSES | Approximate Cost in CDN Dollars |
|--|---|
| Variables:Experienced or notAgency | \$20,000 to \$30,000 after pregnancy confirmed Additional Expenses: Bedrest (variable) Up to 6 weeks post birth net wage loss Legal fees (\$2500) Travel to clinic (see below) |
| HEALTH INSURANCE FOR YOUR NEWBORN | |
| | \$5,200 base policy + possible additional \$3,300 if NICU required *Less than 25% of one day in NICU |



SURROGATE TRAVEL

- Screening appointments
- Transfers
- Assumes purchase of travel medical insurance
- Assumes companion travel (requirement for partners to be screened)

Approximate Cost in CDN Dollars

If flights required, \$2,500 to \$5,000 per trip If flights not required, considerably less



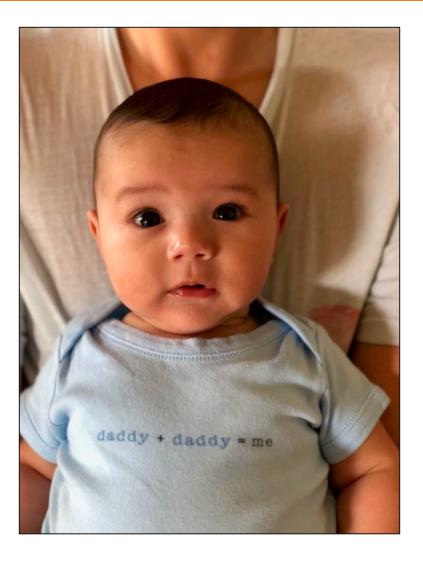
| MISCELLANEOUS | Approximate Cost in CDN Dollars |
|---|---|
| Life InsuranceWillMaternity clothes | \$600 per year \$1,000 \$750 allowance |
| LEGAL FEES | |
| Always ask your lawyer about fixed fee guarantees – if the first contract fails, will they do the second at no cost? Does their fee included staying involved throughout the process? | Surrogacy Contract: \$3,500 Surrogates' Lawyer: \$2,500 Egg Donation Contract: \$1,750 (split between two lawyers) Parentage Process: \$2,500 to \$5,000 (depends on whether Court Order required and province in which baby is born) |

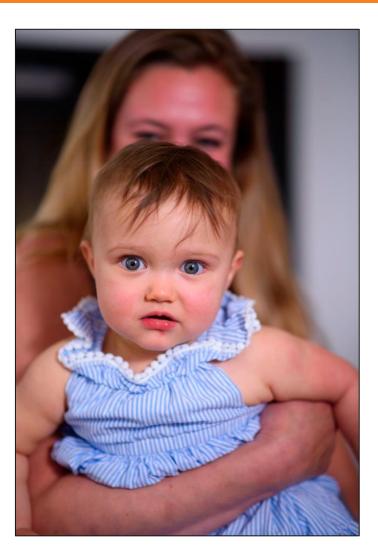
| BEDREST | Approximate Cost in CDN Dollars |
|--|---------------------------------|
| Wage Loss | \$0 to \$1,000 per week |
| Variable depending on nature of illness | |
| Surrogates are expected to apply for government Employment Insurance (55% of gross wage) | |
| BUT self-employed surrogates (e.g. day home providers) do not qualify for Employment Insurance | |
| Post-Birth - Surrogates qualify for maternity benefits in Canada (55% of gross wage if they pay into Employment Insurance | |
| Childcare | \$200 to \$400 per week |
| Childcare expenses if surrogate cannot complete normal childcare tasks | |



| WORST CASE | Approximate Cost in CDN Dollars |
|---|-------------------------------------|
| C-sectionTwinsLoss of reproductive organs | \$2,000 to \$3,500 per event |
| YOUR CANADIAN TRAVEL | |
| | Variable |
| ACCOMODATION IN CANADA | |
| | 21 to 27 days assuming healthy baby |

What the costs add up to...







Email

ellen@emburywest.com rachel@emburywest.com

Website www.canadafertility.law

Instagram @surrogacylaw_emburywest

Facebook @surrogacylawatemburywestllp

